

Claims 63 and 67 to 92 are under consideration. Claims 21-31, 41-53, 55, 56, 58-62, and 64 to 66 have been canceled, claim 63 has been amended, and claims 67-92 have been added. The remaining claims were previously withdrawn.

Reconsideration is respectfully requested of the rejection of Claims 21-31, 41-53, 55, 56, and 58-66 under 35 U.S.C. 103(a) as being unpatentable over Bigari (US Patent 5,010,485). New claim 67 and dependent claims 63, 68-78, and 90-92 are believed to be distinct and non-obvious from Bigari or any of the references by virtue of "accepting by a payee a transfer of an amount of money from a payor at the payee's terminal; receiving from the payee's terminal data representing the amount of money transferred by the payor at the payee's terminal and account identifier data; modifying the voucher account associated with the account identifier to reflect as a credit the amount of money transferred; receiving from a point of sale terminal account identifier data and data representing an amount of money charged to a consumer at the point of sale terminal in exchange for goods or services provided by a merchant; and modifying the voucher account associated with the account identifier to reflect as a debit the amount of money charged."

New claims 79 to 89 are believed to be distinct and non-obvious from Bigari or any of the references by virtue of "accepting a transfer of money that identifies a credit amount from a payor into a point of sale terminal controlled by a merchant; receiving the data that identifies the credit or debit amount at a separate network; within the separate network, modifying the data of the voucher account associated with the

account identifier as a credit; receiving from one or more of point of sale terminals data representing the account identifier and an amount of money charged to a consumer at the one or more point of sale terminals in exchange for goods provided by one or more merchants; modifying the voucher account associated with an account identifier to reflect as a debit to the money charged.”

The dependent claims are believed further to be distinct and non-obvious from the references by virtue of the features particularly recited therein.

These features offer the advantage of imposing no restrictions on how or where one person can establish and fund a voucher account and how or where, at any later date, another person can charge against that account. Bigari does not show a transfer of money until an actual sale takes place.

Neither Bigari, nor any of the citations mentioned by the Office Action, alone or in combination, suggests these features nor in any sense makes the claimed method obvious. Bigari’s thrust is remote from the intent of the present claims. Bigari is concerned with speeding up his customer operations. Bigari’s column 2, lines 19 to 28 state:

“More particularly, in business such as fast food restaurants, theaters and the like, the linchpin of success is the ability of rapid throughput of customer transactions. Thus, for example, where a customer places his/her food selections in fast-food restaurants, many fast-food outlets desire that

the transaction event be completed in less than one minute. Prior to the invention of the present system, these fast-food outlets have found that the interval of time necessary to execute a transaction event with a charge far exceeds the throughput interval.”

Applicant also wishes to make of record the existence of a debit cards. The present claims are believed to be distinct and non-obvious from such debit card systems by virtue of the vouchers as expressed in the claims and supported by page 9, last paragraph of the specification, which distinguishes between debit cards and vouchers. The paragraph also appears in parent patent of this continuation, in the paragraph common to column 7 and column 8, particularly at column 8, lines 1-3. In this regard applicant is submitting and Information Disclosure Statement.

In view of the above, it is respectfully requested that the claims be allowed and the case passed to issue.

Respectfully submitted,



Leo Stanger
Registration No. 19,188

382 Springfield Avenue
Summit, NJ 07901
(908) 277-8588

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